

JONO EFFENDY

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WORK EXPERIENCES

- **September 2018 – Present**
Managing Director and Co-Founder of PT Mudita Finansial Teknologi (“Mudita Fintech”).
Mudita Fintech is a start-up company for learning and collaborate in Financial and Technology.
- **July 2018 - Present**
Indonesia Country Advisor at PLMP Fintech, Singapore
PLMP Fintech is an integrated blockchain technology company that embracing future through technology for SME development. It was initially established in Singapore but recently the network spread out within several Asia countries.
- **June 2015 – Present**
Independent Commissioner (Chairman of Risk Oversight Committee), PT Commonwealth Life
- **May 2015 – Present**
Member of Risk Monitoring Committee, PT BFI Finance, Tbk.
- **March 2013 – Present**
Member of Audit Committee and Risk Oversight Committee, PT Bank Commonwealth
- **July 2007 – July 2018**
Member of Audit Committee and Risk Monitoring Committee, PT Bank BNP Paribas Indonesia
- **March 2004 – January 2018**
Key Lecturer, Co-Founder & Managing Director, PT Kiran Resources Indonesia (“Kiran”).
Kiran is an advisory company (mostly for financial institutions) with clients from banks, multifinance companies, Otoritas Jasa Keuangan (OJK), Central Bank (Bank Indonesia), Indonesia Deposit Insurance Corporation (LPS), Sarana Multi Financial (SMF), Sarana Multi Infrastructure (SMI) and other private and state owned enterprises. Kiran also perform executive development programs for more than 10.000 participants from more than 100 banks and financial institutions.

- **November 2014 – Maret 2017**
Member of Audit Committee, PT Commonwealth Life
- **December 2012 – November 2014**
Member of Audit and Risk Monitoring Committee, PT BII Finance Center (recently known as Maybank Finance), a subsidiary company of Bank BII (Maybank)
- **October 2010 – July 2011**
Member of Audit Committee and Risk Monitoring Committee, PT Bank Barclays Indonesia
- **July 2001 – February 2004**
Vice President and held various positions at the Indonesian Bank Restructuring Agency (IBRA)/ Badan Penyehatan Perbankan Nasional (BPPN), Jakarta, Indonesia.

Such various positions are summarized as follows:

- **May 2002 – February 2004**
 - Group Head of Banking Landscape (Landscaping strategy for banks under BPPN)
 - Member of Indonesia Deposit Insurance Corporation Law (UU LPS) establishment team.
- **September 2001 – May 2002**
 - Group Head of Consultant Management Unit (managing consultant engagement to assist IBRA operational activities)
- **July 2001 – April 2002**
 - Assistant to IBRA Chairman
 - ✓ reviewing proposals for chairman approval,
 - ✓ involved in managing bank's shareholders settlement, bank restructuring and debt restructuring strategy,
 - ✓ managing strategic coordination between IBRA Chairman to related departments within the institution, and
 - ✓ assisting IBRA Chairman in the meeting with IBRA stakeholders such as Presidential Cabinet Meeting, Indonesia Policy Committee for Financial Sector (lead by Coordinating Minister of Economic) Ministry of Finance, Ministry of State-owned Enterprise, Central Bank (Bank Indonesia), House of Representative, Public and Media.
- **November 1998 – July 2001**
Senior Consultant, Deloitte Touche – Jakarta
- **September 1998 – November 1998**
Senior Auditor, Ernst and Young – Jakarta

- **August 1998 – September 1998**
Senior Auditor, KPMG Hanadi Sudjendro & Rekan – Jakarta
- **August 1996 – August 1998**
Senior Auditor, Arthur Andersen, Jakarta, Indonesia
- **December 1993 – July 1996**
Accountant, PT Tanjung Johor Wood Industry, Jakarta, Indonesia

EDUCATION

- **2000 – 2002**
University of Pelita Harapan, Jakarta-Indonesia
MBA in Finance graduated with Cum Laude
- **1992 – 1996**
University of Tarumanagara, Jakarta - Indonesia.
Bachelor degree in Accounting

PROFESSIONAL CERTIFICATIONS

- **Insurance Risk Management Level 5**, Asosiasi Ahli Manajemen Asuransi Indonesia (AAMAI) – Jakarta
- **Certified in Enterprise Risk Governance (CERG)**, Enterprise Risk Management Academy (ERMA) – Singapore
- **Bank Risk Management Certificate Level 1, 2 and 3**, Badan Sertifikasi Manajemen Risiko (BSMR) – Jakarta
- **International Certificate in Banking and Regulation**, Global Association for Risk Professional (GARP) – New York